

**POWSZECHNY ZAKŁAD UBEZPIECZEŃ SPÓŁKA AKCYJNA**  
**organizational structure**

President  
of the Board

Members of the Board

- internal audit
  - compliance
  - PZU Group strategy
  - strategic analyzes
  - corporate communication
  - client communication
  - customer experience management
  - legal consulting
  - reinsurance
  - real estate
  - sustainable development
- HR Department:**
- HR management
  - HR operations
- Marketing, Sponsoring and Prevention Department:**
- marketing
  - sponsorship
  - prevention
- Health Insurance Department:**
- health insurance development and quality management
  - medical services and standards management
  - analysis

- direct sales
  - retail distribution strategy
  - sales support
  - sales analyzes
- Group Network Department:**
- branch network management
- Own Sales Department:**
- own sales and sales network management
- Multiagency and Brokerage Sales Department:**
- multiagency and brokerage sales and sales network management
- Dealer Programs Department:**
- dealer programs

- risk management

- actuarial
- Financial Department:**
- planning and controlling
  - tax policy
  - accounting
  - accounting operations
  - debt collection
  - insurance accounting
  - internal operations
  - information management
  - CRM
- Product Department:**
- management of mass products and insurance programs
  - health insurance management
  - strategic management of the product offer
  - actuarial tariff
  - underwriting

- Corporate Client Department:**
- corporate sales management
  - risk analysis, underwriting and risk assessment
  - corporate product management
  - financial risk insurance
  - corporate business strategy and development
  - corporate business service
- Cooperation with Banks and Strategic Partners Department:**
- assurbanking
  - bancassurance and strategic partnership programs

- corporate security
  - purchase
  - process analysis and efficiency
- Claims and Benefits Service and Remote Channels Department:**
- claims and benefits service
  - assistance
  - remote customer service
- Insurance Operations Department:**
- insurance operations
- Digital Processes, Services and Platforms Development Department:**
- process digitalization
  - development of digital services and platforms
  - after-sales customer service

- Investment Department:**
- treasury
  - assets allocation
  - long-term and portfolio investments
  - real estate investments
  - macroeconomic analyzes
- IT Department:**
- IT design and efficiency
  - development of IT systems
  - management of IT systems and services
  - innovations

- corporate management
  - PZU Group corporate governance
  - administration
- Business Development Department:**
- project management
  - PZU Group business development